#### DOCUMENT RESUME

ED 291 813 UD 025 776

TITLE Impact of Government Benefit Programs Declines, Adds

to Number of Poor Families.

INSTITUTION Center on Budget and Policy Priorities, Washington,

DC.

PUB DATE 2 Sep 87

NOTE 18p.

PUB TYPE Reports - Research/Technical (143)

EDRS PRICE Mr01/PC01 Plus Postage.

DESCRIPTORS Child Welfare; Economically Disadvantaged; \*Family

Income; \*Federal Programs; Low Income Groups;
\*Poverty Programs; Public Support; \*Retrenchment;
Social Problems; Socioeconomic Influences; Welfare

Recipients; \*Welfare Services

IDÉNTIFIERS Aid to Families With Dependent Children; Bureau of

the Census

#### **ABSTRACT**

The paper summarizes the results of an analysis of recently issued Census data. Examining the anti-poverty effectiveness of cash and non-cash benefit programs from 1979 to 1986, the analysis focuses on the impacts of those programs on families with children, the group whose poverty rate has risen most rapidly since 1979. The data reveal that government benefit programs now lift a smaller proportion of families with children out of poverty than they did in 1979. One-third of the increase in poverty among families with children since 1979 would not have occurred if government programs had as much impact today in removing families from poverty as the programs did in 1979. Among the factors accounting for the lessened impact of the programs are reductions in federal benefit programs through the early 1980s, the failure of states to increase benefits to keep up with inflation, changes in the economy that may have reduced the earnings of some poor families, and changes in the composition of the poverty population. There has been an underlying trend in the economy in which poor families are growing poorer and falling further below the poverty line. Charts and tables are included which summarize results and contain statistics on antipoverty program effectiveness. (PS)

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FOR IMMEDIATE RELEASE Wednesday, September 2, 1987

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#### IMPACT OF GOVERNMENT BENEFIT PROGRAMS DECLINES, ADDS TO NUMBER OF POOR FAMILIES

Government benefit programs now lift a smaller proportion of families with children out of poverty than they did in 1979, according to an analysis of recently issued Census data by the Center on Budget and Policy Priorities.

One-third of the increase in poverty among families with children since 1979 would not have occurred if government programs had as much impact today in removing families from poverty as the programs did in 1979, the analysis found. Since 1979, the number of poor families with children has grown sharply, rising from 4.1 million to 5.5 million, an increase of 35 percent.

The Census data show that if benefit programs providing cash assistance had continued to lift out of poverty the same proportion of families with children as in 1979, nearly half a million fewer such families (479,000) would have been poor in 1986, the Center said.

In 1979, the first year for which Census data on the anti-poverty impact of government programs are available, nearly one of every five families with children who would otherwise have been poor (19 percent of these families) was lifted out of poverty by cash benefits such as Social Security, unemployment insurance, or public assistance. In 1986, however, only one of every nine families with children (11 percent of these families) was lifted out of poverty by such programs.

The analysis found that the anti-poverty impact of the programs on families with children declined every year from 1980 through 1983, improved slightly in 1984 and 1985, but dropped again in 1986.

"A number of factors appear to account for the lessened impact of the programs in lifting families with children out of poverty, including reductions in benefit programs at both federal and state levels, changes in the economy that may have reduced the earnings of some poor families, and changes in the composition of the poverty population," said Center Director Robert Greenstein.

States have failed to increase benefits to keep up with inflation, especially in the Aid to Families with Dependent Children (AFDC) program, the nation's principal public assistance program for poor families with children, he noted. For

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## Anti-Poverty Impact Page 2

example, AFDC benefits for a family of four with no other income fell 18.5 percent in the typical state from 1979 to 1986, after adjustment for inflation.

In addition, budget reductions made at the federal level in the early 1980's, and in some cases at state levels as well, have also had a major impact, Greenstein added. For example, in the unemployment insurance program, which has been subject to major cuts both at the federal level and in a number of states, the percentage of unemployed people receiving benefits hit the lowest level ever recorded in 1986, when only 32.7 percent of the unemployed received unemployment benefits in an average month.

"There has also been an underlying trend in the economy in which poor families are growing poorer and falling further below the poverty line," Greenstein said. "For some of these families, their other income, when supplemented by government benefits, no longer brings them to the poverty line."

Increases in the number of poor single-parent families with children may also be a factor, he observed. Poor single-parent families typically have less income than other poor families with children. While they are more likely than other poor families to receive government benefits, their income often remains well below the poverty line even after receipt of these benefits.

The results of the Center's analyses are consistent with earlier analyses by researchers at the Urban Institute and the Institute for Research on Poverty at the University of Wisconsin, which also found reductions in benefit programs to be one of the principal factors in the large increase in poverty since the late 1970's.

#### Non-Cash Benefits

The Center reported that if a broader measure of poverty that includes noncash benefits is used, the decline in the anti-poverty effectiveness of government programs is even greater. If non-cash benefits such as food stamps, subsidized housing, and Medicare and Medicaid are counted as income when poverty is measured, then more than half (54 percent) of the increase in poverty since 1979 among families with children results from the lessened impact of these programs.

The Census data analyzed by the Center show that under the measures of poverty that include non-cash benefits, between 662,000 and 862,000 fewer families with children would have been poor last year if government programs had lifted the same proportion of these families out of poverty as they did in 1979.

For example, under one of the Census methods for computing non-cash benefits, 38 percent of families with children who would otherwise have been poor were lifted out of poverty by cash and non-cash programs in 1979. Only 24 percent of these families were lifted out of poverty by the programs in 1986.

Among the reasons that the decline in the anti-poverty impact of government benefits programs is larger when non-cash programs are included is



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that a number of the non-cash programs themselves were cut significantly, along with the cash benefit programs.

#### All Program Areas Show Lessened Impact

The Center analysis shows that in nearly every program area, the antipoverty effectiveness of government programs has diminished in recent years:

- In 1979, Social Security lifted out of poverty 10.3 percent of the families with children who would otherwise have been poor without any government benefits. Only 6.2 percent of these families were lifted out of poverty by Social Security in 1986.
- In 1979, cash benefit programs other than Social Security (including AFDC, Supplemental Security Income, and unemployment insurance) lifted out of poverty 9.6 percent of the families with children who were poor after all other income and any Social Security benefits were counted. In 1986, these programs lifted only 5.3 percent of these families out of poverty.
- In 1979, food and housing benefits (food stamps, school lunches, and subsidized housing) lifted out of poverty 20.6 percent of the families with children who were poor after all cash income, including cash benefits, were counted. In 1986, only 12.9 percent of these families were lifted out of poverty by food and housing programs.

The decline in the anti-poverty impact of these programs has been especially marked for female-headed families with children. The proportion of poor female-headed families with children lifted from poverty by the programs was cut nearly in half between 1979 and 1986.

Some 37 percent of the increase since 1979 in the number of poor female-headed families with children (and approximately 60 percent of the increase in poverty if no -cash benefits are counted) would not have occurred if government benefits had continued to lift out of poverty the same proportion of these families as in 1979.

The data show especially large reductions in the impact of the programs both from 1979 to 1980 — when inflation substantially outdistanced benefits — and from 1981 to 1982 — following the first round of Reagan budget cuts, when programs for low income families were subject to a disproportionately large share of the cuts and when unemployment insurance coverage and Social Security benefits for several categories of families with children were also reduced.

The Center is an independent, non-profit research and analysis organization in Washington, D.C. that studies public policy issues affecting low and moderate income Americans.



#### ANTIPOVERTY EFECTIVENESS OF CASH AND NONCASH TRANSFERS FOR ALL FAMILIES WITH KELATED CHILDREN UNDER 18 1979 TO 1986

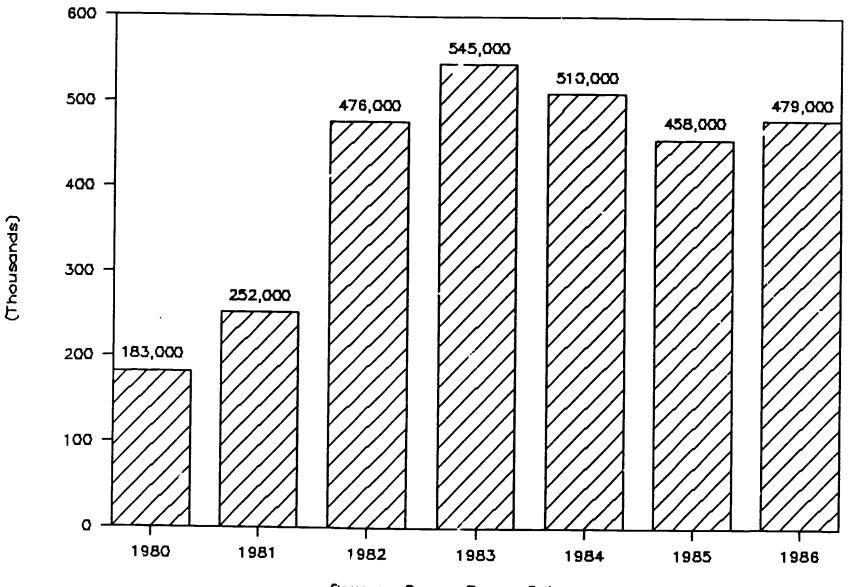
	1979	1980	1981	1982	1983	1984	1985	1986
NUMBER OF POOR FAMILIES (000'S)								
Before transfers	5,030	5,717	6,088	6,455	6,538	6,350	6,321	6,208
After Social Security	4,513	5,214	5,580	6,008	6,092	5,939	5,881	5,822
After all cash transfers		4,821	5,191	5,713	5,849	5,662	5,586	5,516
After all cash transfers and food and housing benefits 1/		4,000	4,439	4,977	5,178	4,960	4,857	4,804
After all cash and all noncash transfers2/		3,908	4,373	4,903	5,095	4,877	4,800	4,727
NUMBER OF FAMILIA (000'S) REMOVED A POVERTY DUE TO:								
Social Security Percent	517 10.3%		508 8.3%	447 6.9%		411 6.5%		386 6.2 <b>%</b>
	949 18.9%	896 15.7%	897 14.7%	742 11.5%	689 10.5%	688 10.8%	735 11.6%	692 11.1%
All cash transfers and food and housin benefits1/ Percent	1,788	1,717	1,649	1,478	1,360	1,390	1,464	1,404
All cash and all noncash transfers2/	1,898	1,809	1.715	1.552	1.443	1.473	1.521	1.481
Percent	37.7%	31.6%	28.2%	24.0%	22.1%	23.2%	24.1%	23.9%

<sup>1/</sup> Food and housing transfers valued under market value method.

Source: Bureaus of the Census; Technical Paper 51, Tables 2,4,5,7, 8,10,11, and 13; Tech. Papers 52, 55. 1986: Unpublished Census data.

<sup>2/</sup> All noncash transfers (which includes medical care) valued under recipient value method.

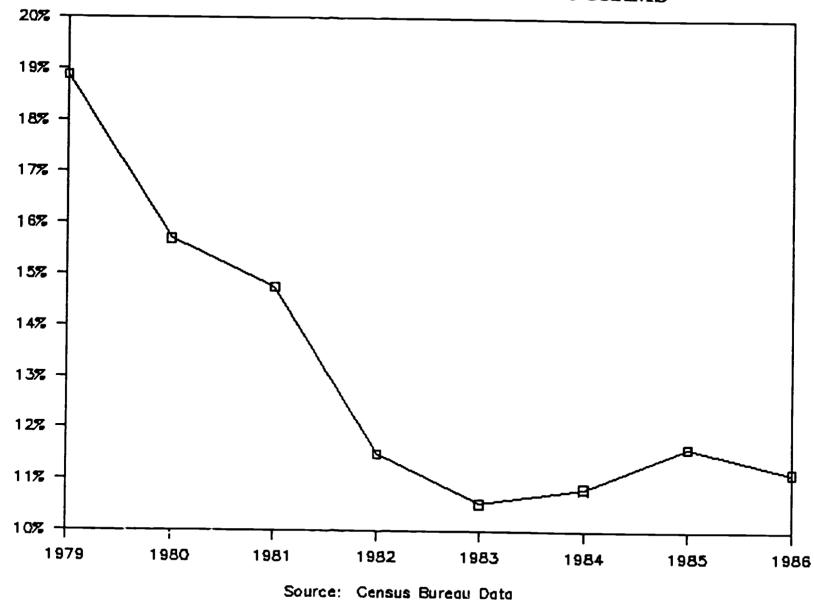
## NUMBER OF POOR FAMILIES WHO WOULD NOT BE POOR IF CASH PROGRAMS WERE AS EFFECTIVE AS IN 1979







# PERCENTAGE OF POOR FAMILIES WITH CHILDREN LIFTED FROM POVERTY BY CASH PROGRAMS





### THE DECREASING ANTI-POVERTY EFFECTIVENESS OF GOVERNMENT BENEFIT PROGRAMS: 1979-1986

#### Methodology and Findings

This analysis examines the anti-poverty effectiveness of cash and non-cash benefit programs from 1979 to 1986. The analysis focuses on the impacts of these programs on families with children, the group whose poverty rate has risen most rapidly since 1979 and on whom the current debate on welfare reform is focused.

#### **Methodology**

Census data published for each year since 1979 indicate how many families would be below the poverty line if various types of government benefits were not received. The Census tables contain:

- the number of families for each year whose cash income without any government benefits is below the poverty line;
- the number of families whose income from non-government sources and from Social Security but without any other government benefits falls below the poverty line;
- the number of families whose total cash income, including all government cash benefits, is below the poverty line (this is the Census Bureau's "official" definition of poverty);
- the number of families whose income falls below the poverty line if all cash income (including government cash benefits) is counted and if the value of food and housing benefits is also counted; and
- the number of families whose income falls below the poverty line if all cash benefits as well as food, housing, and medical benefits are counted as income.

From these data, an analysis can be conducted of the anti-poverty effectiveness of various benefit programs and how the effectiveness of the programs has changed since 1979. For example, the effect of Social Security benefits on poverty can be seen by comparing the number of families who would be below the poverty line if they did not receive Social Security with the number who are poor after Social Security benefits are received. The difference between these two numbers represents the *number* of families lifted out of poverty by Social Security. Similarly, the *percentage* of families who would have been poor without Social Security, but who are lifted out of poverty by Social Security, can also be computed.

All data used in the analysis are from the Census Bureau's non-cash benefit reports for the years from 1979 and 1985 and from unpublished Census tables for 1986. These data are compiled in tables at the back of this report.

Poverty under five different income concepts is shown in these tables. The "Number of Poor Families Before Transfers" represents the number of families whose total cash income, except for governmental benefits, falls below the



poverty line. The "Number of Poor Families After Social Security" represents the number of families whose total cash income from non-government sources, plus their Social Security income, leaves them below the poverty line. The next entry on the table, "Number of Poor Families After All Cash Transfers," shows the number who are poor after all cash benefits (Social Security, AFDC, SSI, unemployment insurance, etc.) are counted, which is identical to the official Census definition of poverty. The fourth entry, "The Number of Poor Families After All Cash Transfers and Food and Housing Benefits," shows the number of poor families after all government cash benefits and government food and housing benefits (such as food stamps, school lunches and subsidized housing programs) are counted. The final entry shows the number of families who are poor if all cash and non-cash benefits, including medical benefits, are valued and counted as income."

#### **Findings**

In 1979, some 5,030,000 families with children had incomes below the poverty line, before government benefits are counted. The data further show that cash benefits (from programs such as Social Security, unemployment insurance, 2.1d public assistance) lifted 949,000 of these families out of poverty — or 18.9 percent of the families who would otherwise have been poor.

By 1986, as Table 1 indicates, the number of families with children who had incomes (before cash benefits) that fell below the poverty line had risen to 6,208,000. Yet while the number of families with below-poverty level incomes was rising, the number of these families lifted out of poverty by government benefit programs was falling. Only 692,000 families, or only 11.1 percent of the families who would otherwise have been poor, were removed from poverty by the programs in 1986.

In short, the anti-poverty impact of the programs diminished while poverty became more severe. Had the programs had the same anti-poverty impact in 1986 as in 1979 -- and had they continued to remove 18.9 percent of these families from poverty -- then 479,000 fewer families with children would have been poor last year.

The data also indicate that if government benefit programs had the same anti-poverty impact today as in 1979, then a substantial portion of the increase in poverty among families with children since 1979 would not have occurred. There



<sup>&</sup>quot;In examining increases in poverty associated with the lessened anti-poverty impact of government benefit programs, this analysis assumes that there would not have been significant behavioral changes by poor families (for example, that there would not have been significant reductions in hours worked) if the benefit programs had retained an anti-poverty impact comparable to what they had in 1979. While some reduction in work hours might have occurred if benefits had been at higher levels, research on the impact of benefits on labor supply indicates that this effect would have been small and would not have resulted in 'arge differences from the numbers presented here.

were 1,435,000 more families with children living in poverty (after all cash benefits are counted) in 1986 than in 1979. The decline in the anti-poverty effectiveness of the benefit programs since 1979 accounts for 478,000 more families living in poverty -- or one-third (33.4 percent) of the total increase in poverty among families with children during this period.

#### Non-Cash Benefits

The data discussed so far cover cash benefits only; the official definition of poverty is based on cash benefits. If a broader definition of poverty is used that includes non-cash benefits, the results are even more striking. These results show that the basic findings in this report cannot be dismissed with arguments that the official poverty data are incomplete because they do not include non-cash benefits.

The Census Bureau uses two alternative approaches to measuring poverty if non-cash benefits are counted - the "recipient value" method and the "market value" method. Both are experimental methods which have been subject to criticism and which the Census Bureau is likely to revise in the future.

Under the recipient value method, 37.7 percent of families with children who would otherwise have been poor were removed from poverty by cash and non-cash benefits (including food, housing, and medical benefits) in 1979 (see Table 2). In 1986, however, only 23.9 percent of such families were removed from poverty by these programs. If the programs had removed the same percentage of these families from poverty as in 1979, some 862,000 fewer families with children would have been poor in 1986.

Of particular interest is the fact that when the recipient value method is used, more than half of the increase in poverty since 1979 among families with children (54.0 percent) can be accounted for by the declining anti-poverty impact of these programs.

Under the market value approach, the percentage of families with children that are removed from poverty by government benefits programs was 52.3 percent in 1979, but only 41.6 percent in 1986. Under this method of measuring poverty, the number of families with children living in poverty was 662,000 greater in 1986 than it would have been if the programs had the same impact as in 1979. Here, too, more than half of the increase in poverty since 1979 (54.1 percent) can be accounted for by the declining anti-poverty impact of the programs.

#### Factors Underlying the Declining Anti-Poverty Impacts

An examination of year-to-year changes in the programs' anti-poverty impacts provides a good indication of several factors that have contributed to the programs' declining effectiveness: specifically, the failure of states to increase benefits to keep up with inflation and federal budget reductions during the early 1980's.

During the 1979-1986 period, benefit levels set by states in the Aid to Dependent Children program (AFDC) have lagged well behind inflation. Congressional Research Service data show that AFDC benefits for a family of four



with no other income fell 18.5 percent during this period in the typical (or median) state, after adjustment for inflation. The greatest benefit lags appear to have occurred during the period of highest inflation in 1979 and 1980. Not surprisingly, the data show that one of the two largest year-to-year drops in the anti-poverty effectiveness of the programs came between 1979 and 1980.

od when the large federal budget cuts enacted in 1981 took effect.

cant reductions in the anti-poverty effectiveness of all categories of programs - from Social Security to non-cash benefits -- are reflected in the 1981 to 1982 period. (Note: Among the cuts enacted in 1981 were reductions in Social Security benefits for certain categories of families with children.)

From 1982 to 1983, there was an additional reduction in the anti-poverty impact of cash benefits programs other than Social Security and of food and housing benefits. During this period, additional reductions were made in AFDC, food stamps, and unemployment insurance programs, among others.

Since 1983, few if any further reductions have been made at the federal level in low income benefit programs, and modest restorations have been made in several of the programs such as AFDC. In addition, AFDC benefits rose in real dollars (i.e., after being adjusted for inflation) for the first time in a decade in 1985. The data show a slight increase in the anti-poverty effectiveness of the programs from 1983 to 1985, with the level of anti-poverty effectiveness in 1985 being about the same as in 1982. The data then show a reduction in anti-poverty effectiveness again in 1986, with the 1986 figures falling between the 1984 and 1985 levels.

It also bears noting that from 1979 to 1986, the percentage of the unemployed receiving unemployment insurance fell from 42 to 33 percent.

The data also provide an explanation of why the declines in the anti-poverty effectiveness of the programs are greater when non-cash benefits are counted. First, non-cash benefit programs were subject to budget reductions, along with most of the cash benefits programs. Second, the shrinkage of both cash and non-cash benefits meant that families who had been lifted above poverty by a combination of cash and non-cash benefits were now significantly less likely to be boosted over the poverty line by the combined benefit package.

Several additional factors also appear to have contributed to the lessened anti-poverty impact of the programs. There appears to have been an underlying trend in the economy that has resulted in the non-benefit incomes of many poor families falling farther below the poverty line, probably as a result of such factors as longer average spells of unemployment and declines in real wages (real wages were lower in 1986 than in any year in the 1970's). It appears that for some families, their non-benefit income may have declined to the point where, even after being supplemented by government benefits, it no longer brings them to the poverty line.

In addition, increases in the number of poor single-parent families with children may be a factor. Single-parent families with children typically have lower incomes than other poor families with children. Even though they are more



likely than other poor families to receive government benefits, their incomes often are so low that even after receipt of benefits, they still fall below the poverty line.

#### Changes in Individual Programs

The data reveal that in nearly every program area, the anti-poverty effectiveness of government benefit programs has diminished:

- In 1979, Social Security lifted out of poverty 10.3 percent of the families with children who would otherwise have been poor without any government benefits. Only 6.2 percent of these families were lifted out of poverty by Social Security in 1986.
- In 1979, cash benefit programs other than Social Security lifted out of poverty 9.6 percent of the families with children who were poor after all other income and any Social Security benefits were counted. In 1986, these programs lifted only 5.3 percent of these families out of poverty.
- In 1979, food and housing benefits (food stamps, school lunches, subsidized housing) lifted out of poverty 20.6 percent of the families with children who were poor after all cash income, including cash benefits, were counted. In 1985, only 12.9 percent of these families were lifted out of poverty by food and housing programs.

#### Female-Headed Families Especially Hard Hit

The group hit most severely by the decline in the anti-poverty effectiveness of government programs has been female-headed families with children. The anti-poverty impact of both cash and non-cash benefit programs declined more for female-headed families with children in the 1979 to 1986 period than for other families with children.

Some 36.5 percent of the increase in poverty since 1979 among female-headed families with children (and approximately 60 percent of the increase in poverty under measures of poverty that include non-cash benefits) would not have occurred if the programs had as large an anti-poverty impact in 1986 as in 1979 (see Table 3).

Some 318,000 fewer female-headed families with children would have been poor last year if cash benefit programs had lifted the same percentage of these families out of poverty as in 1979.



TABLE 1

#### ANTIPOVERTY EFECTIVENESS OF CASH AND NONCASH TRANSFERS FOR ALL FAMILIES WITH RELATED CHILDREN UNDER 18 1979 TO 1986

	1979	1980	1981	1982	1983	1984	1985	1986
NUMBER OF POOR FAMILIES (000'S) Before								
transfers	5,030	5,717	6,088	6,455	6,538	6,350	6,321	6,208
After Social Security	4,513	5,214	5,580	6,008	6,092	5,939	5,881	5,822
After all cash transfers		4,821	5,191	5,713	5,849	5,662	5,586	5,516
After all cash transfers and food and housi benefits 1/	ng	4,000	4,439	4,977	5,178	4,960	4,857	4,804
After all cash and all noncastransfers2/	h	3,908	4,373	4,903	<b>5,</b> 095	4,877	4,800	4,727
NUMBER OF FAMILI (000'S) REMOVED POVERTY DUE TO:								
Social Security Percent	517 10.3%	503 8.8%	508 8.3%	447 6.9%	446 6.8%	411 6.5%	440 7.0%	386 6.2%
All cash transother than Soc	ial							
Security 3/ Percent	432 9.6%	393 7.5%	389 7.0%	295 4.9%	243 4.0%	277 4.7%	295 5.0%	306 5.3%
All cash transfers Percent			897 14.7%		689 10.5%			692 11.1%
Food and housing benefits4/	839	821 17.0%	752 14.5%	736 12.9%	671 11.5%	702 12.4%	729 13.1%	712 12.9%
All cash transfers and food and housing								
benefits1/ Percent	1,788 35.5%	1,717 30.0%	1,649 27.1%	1,478 22.9%	1,360 20.8%	1,390 21.9%	1,464 23.2%	1,404 22.6%
All cash and and all noncash transfers2/		1 200	1 715	1 552	1 442	1 472	1 521	1 401
Percent	37.7%	31.6%	28.2%	24.0%	22.1%	23.2%	24.18	23.9%

#### TABLE 1 (cont.)

#### Notes

- 1/ Food and housing transfers valued under market value method.
- 2/ All noncash transfers (which includes medical care) valued under recipiert value method.
- 3/ These figures reflect the number and percentage of families with children who were poor after all non-benefit income (i.e., income from sources other than government benefits) plus any Social Security income is counted, but who are lifted out of poverty when other cash benefits (i.e., cash benefits other than Social Security) are taken into account. For example, in 1986, 5.82 million families with children were poor after Social Security benefits were accounted for. Of these 5.82 million, 306,000, or 5.3% were lifted above the poverty line by other cash benefit programs.
- 4/ These figures reflect the number and percentage of families with children who were poor after all cash income, including all cash government benefits, was counted (i.e., who were poor under the official definition of poverty) but who are lifted above the poverty line when food and housing benefits are counted as income and taken into account. For 1986, 5.52 million families with children were poor after all cash benefits were accounted for. Of these 5.52 million, 692,000, or 11.1%, were lifted above the poverty line by food and housing benefits.

Source: Bureaus of the Census; Technical Paper 51, Tables 2,4,5,7, 8,10,11, and 13; Tech. Papers 52, 55, Tables 2 and 4. 1986: Unpublished Census Tables 2 and 4.



TABLE 2

ANTI-POVERTY EFFECTIVENESS OF CASH AND NON-CASH TRANSFERS FOR ALL FAMILIES WITH RELATED CHILDREN UNDER 18, UNDER ALTERNATIVE WAYS OF MEASURING NON-CASH BENEFITS

	1979	1980	1981	1982	1983	1984	1985	<b>19</b> 86
Number of poor after cash and benefits		(	in thous	ands of	families	)		
Market Value Approach		2,959	3,437	3,908	4,043	3,888	3,673	3,624
Recipient Va Approach		3,908	4,374	4,903	5,095	4,877	4,800	4,727
mber of poor families removed from poverty due to all cash and non-cash benefits including Social Security								
Market Value Percent	_				2,495 38.2%			
Recipient Va					1,443 22.1%			

Source: Bureau of the Census; Technical Paper 51, Tables 2,4,5,7,8,10,11,13; Tech. Paper 52, Tables 2 and 4; Tech. Paper 55, Tables 2,4;

1986: Unpublished Census Tables 2 and 4.



Table 3

#### ANTI-POVERTY EFFECTIVENESS OF CASH AND NONCASH TRANSFERS FOR FEMALE FAMILIES WITH RELATED CHILDREN UNDER 18 1979 TO 1986

	1979	1980	1981	1982	1983	1984	1985	1986
NUMBER OF POOR FAMILIES (000'S) Before								
transfers	2,938	3,168	3,329	3,423	3,492	3,475	3,501	3,618
After Social Security	2,693	2,922	3,109	3,234	3,255	3,298	3,303	3,457
After all cash transfers		2,703	2,877	3,059	3,118	3,124	3,131	3,264
After all cash transfers and food and housing	ng							
benefits 1/	1,801	2,178	2,385	2,599	2,672	2,648	2,651	2,772
After all cash and all noncasi transfers2/	h	2,128	2,387	2,585	2,676	2,653	2,637	2,763
NUMBER OF FAMILIA (000'S) REMOVED OF POVERTY DUE TO: Social								
Security Percent							198 5.7%	
All cash								
		465 14.7%	452 13.6%			351 10.1%		
All cash transfers and food and housi	ng							
benefits1/ Percent	1,137	990 31.3%			820 23.5%	827 23.8%	850 24.3%	846 23.4%
All cash and noncash								
transfers2/ Percent					816 23.4%	822 23.7%	864 24.7%	855 23.6%

<sup>1/</sup> Food and housing transfers valued under market value method.

Source: Bureau of the Census, Technical Papers 51, 52, 55; Tables 2 & 4. 1986: Unpublished Census Tables 2 and 4.



<sup>2/</sup> All noncash transfers (which includes medical care) valued under recipient value method.